



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [STIFEL FINANCIAL CORP.](#)

City/State [SAINT LOUIS, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [29,744,764](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STIFEL FINANCIAL CORP.](#)
[501 NORTH BROADWAY](#)

[SAINT LOUIS, MO 631022110](#)

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	28,174,344	24,850,343	25,292,770	24,155,018	22,370,738
Net income (\$000)	371,092	194,476	503,472	448,396	393,968
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.68			2.06			1.84			2.31			2.17		
+ Non-interest income	14.57			12.51			13			11.52			11.36		
– Overhead expense	12.86			12.20			12.13			11.29			11.05		
– Provision for credit losses	-0.11			0.28			0.13			0.04			0.08		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	3.50			2.09			2.59			2.49			2.40		
Net operating income	2.63			1.57			1.99			1.86			1.76		
Net income	2.63			1.57			1.99			1.86			1.76		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.40			2.86			2.61			3.77			3.45		
Interest expense	0.26			0.36			0.32			0.91			0.90		
Net interest income (tax equivalent)	2.14			2.49			2.29			2.86			2.56		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08			0			0			0			0		
Earnings coverage of net loan and lease losses (X)	93.10			1,982.05			8,897.21			2,636.86			10,545.60		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.70			1			0.93			0.86			0.88		
Allowance for loan and lease losses / Total loans and leases	0.68			0.96			0.89			0.83			0.86		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.07			0.12			0.11			0.13			0.24		
30–89 days past due loans and leases / Total loans and leases	0.04			0.15			0.04			0.10			0.07		
Liquidity and Funding															
Net noncore funding dependence	-34.63			-37.11			-39.78			-20.21			-29.21		
Net short-term noncore funding dependence	-41.56			-45.64			-48.02			-26.18			-40.01		
Net loans and leases / Total assets	48.74			46.66			46.96			46.18			40.48		
Capitalization															
Tier 1 leverage ratio	11.72			11			11.89			9.97			9.30		
Holding company equity capital / Total assets	15.16			15.16			15.93			14.69			12.92		
Total equity capital (including minority interest) / Total assets	15.16			15.16			15.93			14.91			13.04		
Common equity tier 1 capital / Total risk-weighted assets	15.77			15.32			16.50			15.20			16.76		
Net loans and leases / Equity capital (X)	3.22			3.08			2.95			3.14			3.13		
Cash dividends / Net income	14.52			19.68			16.73			15.18			11.17		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	16.08			5.26			8.10			0.37			14.66		
Equity capital	16.08			13.27			17.26			14.12			10.69		
Net loans and leases	21.24			14.15			9.93			14.52			15.97		
Noncore funding	-15.34			-49.71			-56.72			-14.54			-69.37		
Parent Company Ratios															
Short-term debt / Equity capital	0			7.72			0			8.30			0		
Long-term debt / Equity capital	24.68			28.63			26.24			19.84			32.07		
Equity investment in subsidiaries / Equity capital	100.38			102.40			97.62			107.03			113.68		
Cash from ops + noncash items + op expense / Op expense + dividends	144.22			203.71			113.77			202.07			192.50		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	192,439	190,698	361,890	431,551	349,811	0.91	171.27
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	192,439	190,698	361,890	431,551	349,811	0.91	171.27
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	192,439	190,698	361,890	431,551	349,811	0.91	171.27
Investment interest income (tax equivalent).....	62,830	91,454	153,465	235,058	255,700	-31.30	30.94
Interest on balances due from depository institutions.....	443	1,321	1,726	10,313	2,223	-66.46	-5.34
Interest income on other earning assets.....	9,429	10,218	15,156	58,177	48,284	-7.72	-27.87
Total interest income (tax equivalent).....	265,141	293,691	532,237	735,099	656,018	-9.72	100.16
Interest on time deposits of \$250K or more.....	394	2,089	2,878	13,717	20,881	-81.14	
Interest on time deposits < \$250K.....	302	1,652	2,081	14,273	1,044	-81.72	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,801	8,105	9,591	67,823	60,331	-77.78	-50.45
Interest on other borrowings and trading liabilities.....	26,121	25,595	51,228	82,118	87,820	2.06	-3.95
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	28,618	37,441	65,778	177,931	170,076	-23.57	-7.50
Net interest income (tax equivalent).....	236,523	256,250	466,459	557,168	485,942	-7.70	132.97
Non-interest income.....	2,052,741	1,554,660	3,288,725	2,783,853	2,542,295	32.04	75.50
Adjusted operating income (tax equivalent).....	2,289,264	1,810,910	3,755,184	3,341,021	3,028,237	26.42	80.09
Overhead expense.....	1,810,913	1,515,508	3,066,975	2,727,914	2,472,152	19.49	50.47
Provision for credit losses.....	-14,904	35,278	33,925	9,977	18,366		
Securities gains (losses).....	0	-351	338	-262	0		
Other tax equivalent adjustments.....	0	1	0	-502	1	-100.00	
Pretax net operating income (tax equivalent).....	493,255	259,774	654,622	602,366	537,720	89.88	702.51
Applicable income taxes.....	120,825	63,590	147,688	149,152	140,394	90.01	428.08
Tax equivalent adjustments.....	1,338	1,708	3,462	3,228	3,358	-21.66	-23.89
Applicable income taxes (tax equivalent).....	122,163	65,298	151,150	152,380	143,752	87.09	395.83
Minority interest.....	0	0	0	1,590	0		
Net income before discontinued operations, net of minority interest.....	371,092	194,476	503,472	448,396	393,968	90.82	907.69
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	371,092	194,476	503,472	448,396	393,968	90.82	907.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	371,092	194,476	503,472	449,986	393,968	90.82	907.69
Investment securities income (tax equivalent).....	62,830	91,454	153,465	235,058	255,700	-31.30	30.94
US Treasury and agency securities (excluding mortgage-backed securities) ..	1,684	826	2,445	6,637	11,859	103.87	
Mortgage-backed securities.....	7,371	10,546	16,352	29,248	36,702	-30.11	-61.55
All other securities.....	53,775	80,082	134,668	199,173	207,139	-32.85	86.64
Cash dividends declared.....	53,882	38,276	84,228	68,062	44,013	40.77	
Common.....	37,304	28,588	56,967	50,743	34,638	30.49	
Preferred.....	16,578	9,688	27,261	17,319	9,375	71.12	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.88			2.36			2.10			3.04			2.93		
Less: Interest expense	0.20			0.30			0.26			0.74			0.76		
Equals: Net interest income (tax equivalent)	1.68			2.06			1.84			2.31			2.17		
Plus: Non-interest income	14.57			12.51			13			11.52			11.36		
Equals: adjusted operating income (tax equivalent)	16.25			14.57			14.85			13.83			13.54		
Less: Overhead expense	12.86			12.20			12.13			11.29			11.05		
Less: Provision for credit losses	-0.11			0.28			0.13			0.04			0.08		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	3.50			2.09			2.59			2.49			2.40		
Less: Applicable income taxes (tax equivalent)	0.87			0.53			0.60			0.63			0.64		
Less: Minority interest	0			0			0			0.01			0		
Equals: Net operating income	2.63			1.57			1.99			1.86			1.76		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.63			1.57			1.99			1.86			1.76		
Memo: Net income (last four quarters)	2.52			1.78			1.99			1.86			1.76		
Net income—BHC and noncontrolling (minority) interest	2.63			1.57			1.99			1.86			1.76		
Margin Analysis															
Average earning assets / Average assets	78.54			82.68			80.63			80.69			84.91		
Average interest-bearing funds / Average assets	69.97			73.25			71.94			71.50			74.51		
Interest income (tax equivalent) / Average earning assets	2.40			2.86			2.61			3.77			3.45		
Interest expense / Average earning assets	0.26			0.36			0.32			0.91			0.90		
Net interest income (tax equivalent) / Average earning assets	2.14			2.49			2.29			2.86			2.56		
Yield or Cost															
Total loans and leases (tax equivalent)	2.87			3.25			3.04			4.12			3.82		
Interest-bearing bank balances	0.07			0.20			0.12			1.09			0.31		
Federal funds sold and reverse repos	-0.64			0.33			0.05			1.99			1.54		
Trading assets	1.10			1.60			1.47			1.91			1.77		
Total earning assets	2.38			2.84			2.59			3.75			3.44		
Investment securities (tax equivalent)	1.90			2.86			2.43			3.58			3.29		
US Treasury and agency securities (excluding mortgage-backed securities)	1.30			0.55			0.84			1.76			2.57		
Mortgage-backed securities	1.36			2.37			1.91			2.39			2.22		
All other securities	1.87			3.08			2.60			4.02			3.68		
Interest-bearing deposits	0.03			0.15			0.09			0.68			0.64		
Time deposits of \$250K or more	2.26			2.77			2.55			2.27			2.03		
Time deposits < \$250K	1.59			2.16			1.87			2.78			2.38		
Other domestic deposits	0.02			0.10			0.06			0.49			0.46		
Foreign deposits															
Federal funds purchased and repos	-0.12			0.97			0.69			2.59			2.57		
Other borrowed funds and trading liabilities	0.01			0.31			0.20			0.36			0.55		
All interest-bearing funds	0.29			0.41			0.36			1.03			1.02		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	2,052,741	1,554,660	3,288,725	2,783,853	2,542,295
Fiduciary activities income	11,164	8,898	18,885	17,032	16,762
Service charges on deposit accounts - domestic	922	844	1,610	1,692	52
Trading revenue	67,870	20,847	72,136	26,567	13,529
Investment banking fees and commissions	1,317,310	1,019,023	2,125,175	1,768,397	1,615,892
Insurance activities revenue	44,569	35,681	76,239	76,792	76,171
Venture capital revenue	0	0	0	0	0
Net servicing fees	-62	12	-311	726	719
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	31,411	33,203	68,553	7,346	-5,629
Other non-interest income	579,557	436,152	926,438	885,301	824,799
Total overhead expenses	1,810,913	1,515,508	3,066,975	2,727,914	2,472,152
Personnel expense	1,390,057	1,124,556	2,279,640	1,978,178	1,770,762
Net occupancy expense	95,768	93,665	194,259	177,066	162,113
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	16,518	9,758	17,556	19,287	24,180
Other operating expenses	308,570	287,529	575,520	553,383	515,097
Fee income on mutual funds and annuities	142,417	121,806	250,224	256,676	250,957
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,702	8,493	8,581	8,279	7,667
Average personnel expense per employee	159.74	132.41	265.66	238.94	230.96
Average assets per employee	3,237.69	2,925.98	2,947.53	2,917.63	2,917.80

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	6.94			7.83			7.61			9.22			9.87		
Overhead expenses / Net Interest Income + non-interest income	79.15			83.77			81.75			81.74			81.73		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	12.86			12.20			12.13			11.29			11.05		
Personnel expense	9.87			9.05			9.01			8.19			7.92		
Net occupancy expense	0.68			0.75			0.77			0.73			0.72		
Other operating expenses	2.31			2.39			2.34			2.37			2.41		
Overhead less non-interest income	-1.72			-0.32			-0.88			-0.23			-0.31		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	79.10			83.69			81.67			81.65			81.64		
Personnel expense	60.72			62.10			60.71			59.21			58.48		
Net occupancy expense	4.18			5.17			5.17			5.30			5.35		
Other operating expenses	14.20			16.42			15.79			17.14			17.81		
Total non-interest income	89.67			85.85			87.58			83.32			83.95		
Fiduciary activities income	0.49			0.49			0.50			0.51			0.55		
Service charges on domestic deposit accounts	0.04			0.05			0.04			0.05			0		
Trading revenue	2.96			1.15			1.92			0.80			0.45		
Investment banking fees and commissions	57.54			56.27			56.59			52.93			53.36		
Insurance activities revenue	1.95			1.97			2.03			2.30			2.52		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			-0.01			0.02			0.02		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	1.37			1.83			1.83			0.22			-0.19		
Other non-interest income	25.32			24.08			24.67			26.50			27.24		
Overhead less non-interest income	-10.56			-2.16			-5.91			-1.67			-2.32		
Applicable income taxes / Pretax net operating income (tax equivalent)	24.50			24.48			22.56			24.76			26.11		
Applicable income tax + TE / Pretax net operating income + TE	24.77			25.14			23.09			25.30			26.73		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,828,656	4,876,970	5,204,219	4,357,980	3,483,668	19.51	299.29
Commercial and industrial loans	5,502,021	4,590,634	4,788,786	3,822,672	3,704,081	19.85	225.91
Loans to individuals	1,827,208	1,366,222	1,556,737	1,489,425	1,237,457	33.74	71.51
Loans to depository institutions and acceptances of other banks	0	20,000	0	20,000	20,000	-100.00	
Agricultural loans	520	3,860	293	4,647	4,414	-86.53	10.64
Other loans and leases	1,437,511	1,215,170	1,056,502	1,766,376	1,560,862	18.30	-11.93
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	14,595,916	12,072,856	12,606,537	11,461,100	10,010,482	20.90	149.68
Less: Allowance for loan and lease losses	99,196	115,821	112,029	95,579	85,833	-14.35	170.78
Net loans and leases	14,496,720	11,957,035	12,494,508	11,365,521	9,924,649	21.24	149.54
Debt securities that reprice or mature in over 1 year	1,625,791	1,251,537	1,180,261	1,325,308	2,173,776	29.90	-64.55
Mutual funds and equity securities	17,382	20,526	29,496	34,023	0	-15.32	76.97
Subtotal	16,139,893	13,229,098	13,704,265	12,724,852	12,098,425	22.00	55.12
Interest-bearing bank balances	1,192,495	1,661,879	1,595,114	934,937	1,856,793	-28.24	2920.96
Federal funds sold and reverse repos	622,932	446,766	217,931	385,008	699,900	39.43	112.05
Debt securities that reprice or mature within 1 year	5,641,978	5,006,742	5,167,420	4,785,648	5,115,525	12.69	521822.11
Trading assets	1,245,013	846,218	694,028	972,932	1,267,449	47.13	9.35
Total earning assets	24,842,311	21,190,703	21,378,758	19,803,377	21,038,092	17.23	109.15
Non-interest-bearing cash and due from depository institutions	313,613	240,893	857,091	339,033	212,581	30.19	-16.36
Premises, fixed assets, and leases	930,350	839,984	961,096	1,107,928	372,939	10.76	427.29
Other real estate owned	122	122	122	122	8,950	0.00	
Investment in unconsolidated subsidiaries	0	5,000	5,000	5,000	5,000	-100.00	-100.00
Intangible and other assets	3,658,368	3,347,523	3,402,187	3,354,765	2,882,036	9.29	23.81
Total assets	29,744,764	25,624,225	26,604,254	24,610,225	24,519,598	16.08	93.33
Quarterly average assets	28,651,693	24,850,343	25,890,207	24,272,834	23,768,554	15.30	95.33
Average loans and leases (YTD)	13,387,169	11,731,471	11,892,266	10,478,528	9,146,067	14.11	160.35
Memoranda							
Loans held-for-sale	394,017	474,899	551,248	389,693	205,557	-17.03	57.15
Loans not held-for-sale	14,201,899	11,597,957	12,055,289	11,071,407	9,804,925	22.45	153.82
Real estate loans secured by 1-4 family	4,733,794	3,938,354	4,283,695	3,472,649	2,990,547	20.20	245.81
Commercial real estate loans	1,094,862	938,616	920,524	885,295	493,048	16.65	1105.18
Construction and land development	601,602	469,342	496,370	399,379	137,631	28.18	7707.94
Multifamily	36,122	34,428	35,395	28,841	33,527	4.92	
Nonfarm nonresidential	457,138	434,846	388,759	457,075	321,890	5.13	449.83
Real estate loans secured by farmland	0	0	0	36	73		
Total investment securities	7,285,151	6,278,805	6,377,177	6,144,979	7,289,301	16.03	58.50
U.S. Treasury securities	0	0	0	810	417		
US agency securities (excluding mortgage-backed securities)	255,523	295,748	273,717	330,625	424,966	-13.60	424.12
Municipal securities	2,430	2,461	2,453	24,297	68,226	-1.26	-96.75
Mortgage-backed securities	1,094,188	883,100	893,593	957,174	1,551,307	23.90	-44.82
Asset-backed securities	5,106,059	4,519,002	4,546,160	4,122,740	4,312,781	12.99	185.55
Other debt securities	809,569	557,968	631,758	675,310	931,604	45.09	16.96
Mutual funds and equity securities	17,382	20,526	29,496	34,023	0	-15.32	76.97
Available-for-sale securities	2,280,157	3,172,489	2,230,297	3,254,737	3,070,447	-28.13	-7.93
U.S. Treasury securities	0	0	0	810	417		
US agency securities (excluding mortgage-backed securities)	255,523	295,748	273,717	330,625	424,966	-13.60	424.12
Municipal securities	2,430	2,461	2,453	24,297	68,226	-1.26	-96.75
Mortgage-backed securities	1,094,188	883,100	893,593	957,174	301,342	23.90	173.38
Asset-backed securities	118,447	1,433,212	428,776	1,266,521	1,343,892	-91.74	-90.82
Other debt securities	809,569	557,968	631,758	675,310	931,604	45.09	24.15
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	4,527	-134,048	-9,424	-28,336	-94,704		-92.24
Available-for-sale securities appreciation (depreciation)	38,530	10,201	45,795	696	-55,709	277.71	579.30
Structured notes, fair value	5,007,948	4,241,421	4,311,796	4,593,148	4,043,690	18.07	180.22
Pledged securities	2,065,089	1,487,998	1,928,304	1,714,564	3,783,390	38.78	-44.76

BHC Name

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	643,890	287,251	411,890	165,656	97,900	124.16	353.20
NOW, ATS and transaction accounts	1,422,733	737,996	895,429	1,329,308	545,837	92.78	999999.00
Time deposits less brokered deposits < \$250K	8,035	37,341	16,884	-744,024	-99,936	-78.48	
MMDA and other savings accounts	17,485,843	15,117,034	15,991,525	13,314,660	13,456,540	15.67	126.21
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	19,560,501	16,179,622	17,315,728	14,065,600	14,000,341	20.90	377.24
Time deposits of \$250K or more	25,527	95,359	52,097	205,318	1,659,583	-73.23	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	407,246	219,888	190,955	391,634	535,394	85.21	28.47
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	299,386	751,350	145,274	1,158,483	596,150	-60.15	-75.05
Other borrowings w/remaining maturity over 1 year	1,112,941	1,111,904	1,112,409	717,010	1,140,478	0.09	50.24
Brokered deposits < \$250K	22,772	27,840	28,672	1,061,663	203,689	-18.20	
Noncore funding	1,867,872	2,206,341	1,529,407	3,534,108	4,135,294	-15.34	-69.08
Trading liabilities	848,910	598,322	437,978	662,852	947,306	41.88	37.89
Subordinated notes and debentures + trust preferred securities	60,000	60,000	60,000	60,000	60,000	0.00	-11.11
Other liabilities	2,898,691	2,695,880	3,022,375	2,617,875	2,179,064	7.52	39.87
Total liabilities	25,235,974	21,740,165	22,365,488	20,940,435	21,322,005	16.08	95.71
Equity Capital							
Perpetual preferred stock (including surplus)	535,000	535,000	535,000	310,000	150,000	0.00	
Common stock	16,749	11,166	16,753	11,166	11,166	50.00	60.65
Common surplus	1,846,986	1,853,191	1,888,978	1,909,286	1,893,304	-0.33	2.31
Retained earnings	2,365,907	1,818,335	2,078,135	1,715,704	1,366,503	30.11	188.55
Accumulated other comprehensive income	27,266	-16,022	27,639	-11,705	-72,523		
Other equity capital components	-283,118	-317,610	-307,739	-319,660	-180,857		
Total holding company equity capital	4,508,790	3,884,060	4,238,766	3,614,791	3,167,593	16.08	81.01
Noncontrolling (minority) interest in subsidiaries	0	0	0	54,999	30,000		
Total equity capital, including minority interest	4,508,790	3,884,060	4,238,766	3,669,790	3,197,593	16.08	81.01
Total liabilities and capital	29,744,764	25,624,225	26,604,254	24,610,225	24,519,598	16.08	93.33
Memoranda							
Non-interest-bearing deposits	643,890	287,251	411,890	165,657	97,900	124.16	353.20
Interest-bearing deposits	18,964,910	16,015,570	16,984,607	15,166,924	15,765,713	18.42	145.05
Total deposits	19,608,800	16,302,821	17,396,497	15,332,581	15,863,613	20.28	148.80
Long-term debt that reprices within 1 year	150	323,150	150	250,150	596,150	-99.95	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,238,766	3,614,791	3,614,791	3,167,593	2,861,576		
Accounting restatements	0	-7,772	-7,772	-11,117	-4,174		
Net income	371,092	194,476	503,472	448,396	393,968		
Net sale of new perpetual preferred stock	0	225,000	225,000	154,988	0		
Net sale of new common stock	-71,434	-94,873	-56,757	1,198	33,851		
Sale of treasury stock	65,628	58,568	70,182	76,627	28,655		
Less: Purchase of treasury stock	41,007	56,517	58,261	215,430	170,204		
Changes incident to business combinations	0	0	0	-220	110,671		
Less: Dividends declared	53,882	38,276	84,228	68,062	44,013		
Change in other comprehensive income	-373	-4,317	39,344	60,818	-42,737		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-7,020	-7,005	0	0		
Holding company equity capital, ending balance	4,508,790	3,884,060	4,238,766	3,614,791	3,167,593		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	19.60			19.03			19.56			17.71			14.21		
Commercial and industrial loans	18.50			17.92			18			15.53			15.11		
Loans to individuals	6.14			5.33			5.85			6.05			5.05		
Loans to depository institutions and acceptances of other banks	0			0.08			0			0.08			0.08		
Agricultural loans	0			0.02			0			0.02			0.02		
Other loans and leases	4.83			4.74			3.97			7.18			6.37		
Net loans and leases	48.74			46.66			46.96			46.18			40.48		
Debt securities over 1 year	5.47			4.88			4.44			5.39			8.87		
Mutual funds and equity securities	0.06			0.08			0.11			0.14			0		
Subtotal	54.26			51.63			51.51			51.71			49.34		
Interest-bearing bank balances	4.01			6.49			6			3.80			7.57		
Federal funds sold and reverse repos	2.09			1.74			0.82			1.56			2.85		
Debt securities 1 year or less	18.97			19.54			19.42			19.45			20.86		
Trading assets	4.19			3.30			2.61			3.95			5.17		
Total earning assets	83.52			82.70			80.36			80.47			85.80		
Non-interest cash and due from depository institutions	1.05			0.94			3.22			1.38			0.87		
Other real estate owned	0			0			0			0			0.04		
All other assets	15.43			16.36			16.42			18.15			13.33		
Memoranda															
Short-term investments	25.07			27.77			26.24			24.81			31.29		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0.86			1.15			1.03			1.34			1.73		
Municipal securities	0.01			0.01			0.01			0.10			0.28		
Mortgage-backed securities	3.68			3.45			3.36			3.89			6.33		
Asset-backed securities	17.17			17.64			17.09			16.75			17.59		
Other debt securities	2.72			2.18			2.37			2.74			3.80		
Loans held-for-sale	1.32			1.85			2.07			1.58			0.84		
Loans held for investment	47.75			45.26			45.31			44.99			39.99		
Real estate loans secured by 1-4 family	15.91			15.37			16.10			14.11			12.20		
Revolving	0.27			0.25			0.29			0.23			0.19		
Closed-end, secured by first liens	15.64			15.11			15.81			13.86			11.99		
Closed-end, secured by junior liens	0			0			0			0.02			0.02		
Commercial real estate loans	3.68			3.66			3.46			3.60			2.01		
Construction and land development	2.02			1.83			1.87			1.62			0.56		
Multifamily	0.12			0.13			0.13			0.12			0.14		
Nonfarm nonresidential	1.54			1.70			1.46			1.86			1.31		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

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RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.93			40.40			41.28			38.02			34.80		
Real estate loans secured by 1-4 family	32.43			32.62			33.98			30.30			29.87		
Revolving	0.55			0.54			0.62			0.49			0.46		
Closed-end	31.88			32.08			33.36			29.81			29.42		
Commercial real estate loans	7.50			7.77			7.30			7.72			4.93		
Construction and land development	4.12			3.89			3.94			3.48			1.37		
1-4 family	0.11			0.14			0.09			0.39			0.23		
Other	4.01			3.75			3.85			3.10			1.15		
Multifamily	0.25			0.29			0.28			0.25			0.33		
Nonfarm nonresidential	3.13			3.60			3.08			3.99			3.22		
Owner-occupied	0.34			0.33			0.50			0.77			0.96		
Other	2.79			3.27			2.58			3.22			2.26		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0.17			0			0.17			0.20		
Commercial and industrial loans	37.70			38.02			37.99			33.35			37		
Loans to individuals	12.52			11.32			12.35			13			12.36		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0.03			0			0.04			0.04		
Other loans and leases	9.85			10.07			8.38			15.41			15.59		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	176.86			180.27			172.21			182.90			159.13		
Real estate loans secured by 1-4 family	143.64			145.57			141.75			145.75			136.61		
Revolving	2.45			2.41			2.58			2.35			2.09		
Closed-end	141.19			143.17			139.16			143.40			134.51		
Commercial real estate loans	33.22			34.69			30.46			37.16			22.52		
Construction and land development	18.25			17.35			16.42			16.76			6.29		
1-4 family	0.49			0.62			0.37			1.86			1.05		
Other	17.76			16.73			16.05			14.91			5.24		
Multifamily	1.10			1.27			1.17			1.21			1.53		
Nonfarm nonresidential	13.87			16.07			12.86			19.18			14.70		
Owner-occupied	1.50			1.49			2.09			3.69			4.38		
Other	12.37			14.58			10.78			15.50			10.32		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0.74			0			0.84			0.91		
Commercial and industrial loans	166.95			169.68			158.46			160.44			169.20		
Loans to individuals	55.44			50.50			51.51			62.51			56.53		
Credit card loans	0.01			0.01			0.01			0.01			0.01		
Agricultural loans	0.02			0.14			0.01			0.20			0.20		
Other loans and leases	43.62			44.92			34.96			74.13			71.30		
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.16			7.44			6.80			6.96			3.97		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	31.72			33.21			28.37			33.47			18.14		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.22			34.69			30.46			37.16			22.52		

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	25.07			27.77			26.24			24.81			31.29		
Liquid assets	15.63			16.88			16.74			15.65			24.52		
Investment securities	24.49			24.50			23.97			24.97			29.73		
Net loans and leases	48.74			46.66			46.96			46.18			40.48		
Net loans, leases and standby letters of credit	48.82			46.80			47.10			46.34			40.58		
Core deposits	65.76			63.14			65.09			57.15			57.10		
Noncore funding	6.28			8.61			5.75			14.36			16.87		
Time deposits of \$250K or more	0.09			0.37			0.20			0.83			6.77		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	1.37			0.86			0.72			1.59			2.18		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.73			-0.89			-0.10			0.03			-0.67		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	1.01			2.93			0.55			4.71			2.43		
Earning assets that reprice within 1 year	62.16			62.04			59.68			60.03			64.40		
Interest-bearing liabilities that reprice within 1 year	63.68			62.35			63.73			61.32			63.39		
Long-term debt that reprices within 1 year	0			1.26			0			1.02			2.43		
Net assets that reprice within 1 year	-1.52			-1.57			-4.05			-2.30			-1.42		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-34.63			-37.11			-39.78			-20.21			-29.21		
Net short-term noncore funding dependence	-41.56			-45.64			-48.02			-26.18			-40.01		
Short-term investment / Short-term noncore funding	993.77			660.09			1,747.41			220.13			271.32		
Liquid assets - short-term noncore funding / Nonliquid assets	15.53			15.25			18.31			5.19			17.21		
Net loans and leases / Total deposits	73.93			73.34			71.82			74.13			62.56		
Net loans and leases / Core deposits	74.11			73.90			72.16			80.80			70.89		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.14			-5.14			-0.32			-1.24			-4.50		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.20			0.39			1.56			0.03			-2.65		
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01			-6.08			106.58			-1.18			-3.49		
Percent of Investment Securities															
Held-to-maturity securities	68.46			49.15			64.56			46.48			57.88		
Available-for-sale securities	31.30			50.53			34.97			52.97			42.12		
U.S. Treasury securities	0			0			0			0.01			0.01		
US agency securities (excluding mortgage-backed securities)	3.51			4.71			4.29			5.38			5.83		
Municipal securities	0.03			0.04			0.04			0.40			0.94		
Mortgage-backed securities	15.02			14.06			14.01			15.58			21.28		
Asset-backed securities	70.09			71.97			71.29			67.09			59.17		
Other debt securities	11.11			8.89			9.91			10.99			12.78		
Mutual funds and equity securities	0.24			0.33			0.46			0.55			0		
Debt securities 1 year or less	77.44			79.74			81.03			77.88			70.18		
Debt securities 1 to 5 years	4.22			9.75			4.86			7.12			6.96		
Debt securities over 5 years	18.10			10.18			13.64			14.44			22.86		
Pledged securities	28.35			23.70			30.24			27.90			51.90		
Structured notes, fair value	68.74			67.55			67.61			74.75			55.47		
Percent Change from Prior Like Quarter															
Short-term investments	4.81			20.16			14.33			-20.42			26.60		
Investment securities	16.03			-5.78			3.78			-15.70			-2.67		
Core deposits	20.90			27.80			23.11			0.47			548.45		
Noncore funding	-15.34			-49.71			-56.72			-14.54			-69.37		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	7,978,691	5,574,735	7,075,017	4,976,015	3,320,410
Commit: Secured commercial real estate loans	543,770	435,398	465,968	387,616	257,642
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	5,639	4,214	4,599	4,340	3,098
Securities underwriting	0	0	0	537	40
Standby letters of credit	26,139	35,733	36,356	38,313	26,284
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	288,334	114,220	137,196	597,187	382,437
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	850,505	827,340	956,580	804,947	146,664
Purchased options contracts (interest rate)	67,586	53,686	67,586	24,200	0
Interest rate swaps	92,579	336,381	114,182	321,836	579,373
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	364,767	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	26.82			21.76			26.59			20.22			13.54		
Standby letters of credit	0.09			0.14			0.14			0.16			0.11		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.97			0.45			0.52			2.43			1.56		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	4.62			4.75			4.28			4.68			2.96		
Interest rate contracts	3.40			4.75			4.28			4.68			2.96		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	2.86			3.23			3.60			3.27			0.60		
Purchased options contracts (interest rate)	0.23			0.21			0.25			0.10			0		
Interest rate swaps	0.31			1.31			0.43			1.31			2.36		
Foreign exchange contracts	1.23			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	1.23			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	59.60			47.52			59.49			47.49			36.30		

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Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,375,437	1,217,407	1,138,348	1,150,983	726,037
Interest rate contracts	1,010,670	1,217,407	1,138,348	1,150,983	726,037
Foreign exchange contracts	364,767	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	850,505	827,340	956,580	804,947	146,664
Exchange-traded	0	0	0	0	0
Over-the-counter	850,505	827,340	956,580	804,947	146,664
Purchased options	67,586	53,686	67,586	24,200	0
Exchange-traded	0	0	0	0	0
Over-the-counter	67,586	53,686	67,586	24,200	0
Swaps	457,346	336,381	114,182	321,836	579,373
Held for trading	227,751	193,753	249,353	120,236	39,373
Interest rate contracts	227,751	193,753	249,353	120,236	39,373
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,147,686	1,023,654	888,995	1,030,747	686,664
Interest rate contracts	782,919	1,023,654	888,995	1,030,747	686,664
Foreign exchange contracts	364,767	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	544,932	390,067	181,768	343,036	579,373
One year or less	24,200	250,000	24,200	10,659	290,000
Over 1 year to 5 years	118,158	112,657	118,158	322,454	278,795
Over 5 years	402,574	27,410	39,410	9,923	10,578
Gross negative fair value (absolute value)	849	2,703	1,481	274	371
Gross positive fair value	1,280	1,127	1,481	1,116	7,712
Held for trading	849	1,127	1,481	274	371
Non-traded	431	0	0	842	7,341
Current credit exposure on risk-based capital derivative contracts	1,076	1,127	1,037	1,045	7,401
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	73.48			100			100			100			100		
Foreign exchange contracts	26.52			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	0			0			0			0			0		
Written options	61.84			67.96			84.03			69.94			20.20		
Exchange-traded	0			0			0			0			0		
Over-the-counter	61.84			67.96			84.03			69.94			20.20		
Purchased options	4.91			4.41			5.94			2.10			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	4.91			4.41			5.94			2.10			0		
Swaps	33.25			27.63			10.03			27.96			79.80		
Held for trading	16.56			15.92			21.90			10.45			5.42		
Interest rate contracts	16.56			15.92			21.90			10.45			5.42		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	83.44			84.08			78.10			89.55			94.58		
Interest rate contracts	56.92			84.08			78.10			89.55			94.58		
Foreign exchange contracts	26.52			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	39.62			32.04			15.97			29.80			79.80		
One year or less	1.76			20.54			2.13			0.93			39.94		
Over 1 year to 5 years	8.59			9.25			10.38			28.02			38.40		
Over 5 years	29.27			2.25			3.46			0.86			1.46		
Gross negative fair value (absolute value)	0.06			0.22			0.13			0.02			0.05		
Gross positive fair value	0.09			0.09			0.13			0.10			1.06		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0			0			0		
Gross positive fair value (X)	0			0			0			0			0		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0			0			0			0			0		
Current credit exposure (X)	0			0			0			0			0		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01			0.01			0.01			0.01			0.06		

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	112,029	95,579	95,579	85,833	67,472
Gross losses	5,202	171	189	381	124
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	23	112	150	119
Net losses	5,202	148	77	231	5
Provision for loan and lease losses	-7,631	35,278	33,925	9,977	18,366
Adjustments	0	-14,888	-17,398	0	0
Ending balance	99,196	115,821	112,029	95,579	85,833
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05			0.28			0.13			0.04			0.08		
Provision for loan and lease losses / Average loans and leases	-0.11			0.60			0.29			0.10			0.20		
Provision for loan and lease losses / Net loan and lease losses	-146.69			23,836.49			44,058.44			4,319.05			367,320		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.70			1			0.93			0.86			0.88		
Allowance for loan and lease losses / Total loans and leases	0.68			0.96			0.89			0.83			0.86		
Allowance for loan and lease losses / Net loans and leases losses (X)	9.53			391.29			1,454.92			413.76			17,166.60		
Allowance for loan and lease losses / Nonaccrual assets	1,024.12			797.89			811.69			649.36			558.55		
ALLL / 90+ days past due + nonaccrual loans and leases	1,024.12			797.89			811.69			649.36			558.01		
Gross loan and lease losses / Average loans and leases	0.08			0			0			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0.08			0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	0			6.04			29.40			120.97			3.86		
Earnings coverage of net loan and lease losses (X)	93.10			1,982.05			8,897.21			2,636.86			10,545.60		
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			-0.11			0			0.10		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			-0.01			-0.01		
Construction and land development	0			0			0			-0.02			-0.05		
1-4 family	0			0			0			0			0		
Other	0			0			0			-0.02			-0.05		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland										0			0		
Commercial and industrial loans	0.19			0.01			0			0			0		
Loans to individuals							0			0.01			0		
Credit card loans	0			0			5.26			14.43			1.94		
Agricultural loans	0			0			0			0			0		
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	6,131	17,815	4,899	11,098	7,111
90+ days past due loans and leases	0	0	0	0	15
Nonaccrual loans and leases	9,686	14,516	13,802	14,719	15,367
Total past due and nonaccrual loans and leases	15,817	32,331	18,701	25,817	22,493
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	163	167
Total restructured loans and leases	0	0	0	163	167
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	8,936
Other real estate owned	122	122	122	122	8,950
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.04			0.15			0.04			0.10			0.07		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.07			0.12			0.11			0.13			0.15		
90+ days past due and nonaccrual loans and leases	0.07			0.12			0.11			0.13			0.15		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.04			0.15			0.04			0.10			0.07		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.07			0.12			0.11			0.13			0.15		
30+ days past due and nonaccrual assets	0.11			0.27			0.15			0.23			0.22		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.03			0.06			0.05			0.06			0.06		
90+ days past due and nonaccrual assets + other real estate owned	0.03			0.06			0.05			0.06			0.10		

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.03			0.06			0.05			0.06			0.14		
Allowance for loan and lease losses	9.89			12.64			12.43			15.53			38.74		
Equity capital + allowance for loan and lease losses	0.21			0.37			0.32			0.40			1.02		
Tier 1 capital + allowance for loan and lease losses	0.30			0.54			0.46			0.62			1.52		
Loans and leases + other real estate owned	0.07			0.12			0.11			0.13			0.33		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.11			0.37			0.09			0.24			0.20		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.04			0.03			0.03			0.04			0.02		
Commercial and industrial	30–89 days past due	0			0			0			0.01			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.13			0.28			0.26			0.34			0.39		
Individuals	30–89 days past due	0			0			0			0.02			0.01		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0.01			0		
Depository institution loans	30–89 days past due				0						0			0		
	90+ days past due				0						0			0		
	Nonaccrual				0						0			0		
Agricultural	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.13			0.45			0.11			0.30			0.23		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.05			0.04			0.03			0.05			0.03		
Revolving	30–89 days past due	0.02			0.16			0.02			0.15			0.07		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0.33			0.40		
Closed-end	30–89 days past due	0.13			0.46			0.11			0.31			0.24		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.05			0.04			0.03			0.04			0.02		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0.03			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0.02			0			0		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0.07			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0			0.04			0			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0.07			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0			0.04			0			0		
Farmland	30–89 days past due										0			0		
	90+ days past due										0			0		
	Nonaccrual										0			0		
Credit card	30–89 days past due	0.97			0			8.59			2.58			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,580,617	1,546,747	1,597,992	1,600,792	1,723,613
Retained earnings	2,377,115	1,834,885	2,094,369	1,715,704	1,366,503
Accumulated other comprehensive income (AOCI)	27,266	-16,022	27,639	-11,705	-72,523
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,984,998	3,365,610	3,720,000	3,304,791	3,017,593
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,285,050	1,310,511	1,301,065	1,343,664	1,150,178
Accumulated other comprehensive income-related adjustments	27,266	-16,022	27,639	-11,705	-72,523
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,672,682	2,071,121	2,391,296	1,972,832	1,939,938
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,672,682	2,071,121	2,391,296	1,972,832	1,939,938
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	535,000	535,000	535,000	310,000	150,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	4,253	13,401
Additional tier 1 capital before deductions	535,000	535,000	535,000	314,253	163,401
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	535,000	535,000	535,000	314,253	163,401
Tier 1 Capital	3,207,682	2,606,121	2,926,296	2,287,085	2,103,339
Tier 2 Capital					
Tier 2 capital instruments and related surplus	58,143	58,143	58,143	58,143	58,453
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	1,001	312
Allowance for loan and lease losses in tier 2 capital	87,988	99,271	95,795	95,579	85,833
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	146,131	157,414	153,938	154,723	144,598
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	146,131	157,414	153,938	154,723	144,598
Exited advanced approach tier 2 capital					
Total capital	3,353,813	2,763,535	3,080,234	2,441,808	2,247,937
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	28,662,901	24,994,014	25,906,441	24,272,834	23,768,554
Less: Deductions from common equity tier 1 capital	1,285,049	1,310,511	1,301,065	1,343,664	1,150,178
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	27,377,852	23,683,503	24,605,376	22,929,170	22,618,376
Total risk-weighted assets	16,952,415	13,521,861	14,489,828	12,981,380	11,571,515
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	15.77			15.32			16.50			15.20			16.76		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	18.92			19.27			20.20			17.62			18.18		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	19.78			20.44			21.26			18.81			19.43		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	11.72			11			11.89			9.97			9.30		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	44,569	35,681	76,239	76,792	76,171	24.91	16.85
Other insurance activities income	44,569	35,681	76,239	76,792	76,171	24.91	16.85
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	1.95			1.97			2.03			2.30			2.52		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	2,016,224			1,596,563			1,689,242			1,563,359			1,518,331		
Net assets of broker-dealer subsidiaries / Consolidated assets	6.78			6.23			6.35			6.35			6.19		

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Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	419,333	165,734	202,144	95,722	190,131
Real estate loans	0	0	0	0	0
Commercial and industrial loans	419,333	165,734	202,144	95,722	190,131
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	419,333	165,734	202,144	95,722	190,131
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	153.02			-8.93			111.18			-49.65			35.16		
Total selected assets	153.02			-8.93			111.18			-49.65			34.77		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0	0		0
Home equity lines	0	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0	0		0
Auto loans	0	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	20.95	25.11	30.21	28.54	13.32

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0	0	0	90,000			
Dividends	0	0	0	0	90,000			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	313,189	254,634	533,883	364,327	246,268	23.00	42.62	
Dividends	237,767	172,658	379,254	252,440	127,117	37.71	46.05	
Interest	1,195	3,521	6,254	5,836	8,019	-66.06	-49.11	
Management and service fees	58,183	49,162	107,345	97,972	93,706	18.35	55.12	
Other income	16,044	29,293	41,030	8,079	17,426	-45.23	-5.28	
Income from subsidiary holding companies		10,000	144,000	375,000	84,500			
Dividends		10,000	144,000	375,000	84,500			
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	313,189	264,634	677,883	739,327	420,768	18.35	42.62	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	313,189	264,634	677,883	739,327	420,768	18.35	42.62	
Operating Expenses								
Personnel expenses	83,088	79,140	138,389	110,321	116,455	4.99	136.99	
Interest expense	14,147	15,344	36,234	27,295	33,793	-7.80	-1.67	
Other expenses	70,097	57,556	117,748	100,948	103,253	21.79	36.11	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	167,332	152,040	292,371	238,564	253,501	10.06	65.76	
Income (loss) before taxes	145,857	112,594	385,512	500,763	167,267	29.54	22.93	
Applicable income taxes (credit)	-12,189	-19,181	-18,739	-19,211	-27,382			
Extraordinary items								
Income before undistributed income of subsidiaries	158,046	131,775	404,251	519,974	194,649	19.94	10.22	
Equity in undistributed income of subsidiaries	213,046	62,701	99,221	-71,578	199,319	239.78		
Bank subsidiaries	0	0	0	1,843	91,384		-100.00	
Nonbank subsidiaries	59,284	-53,463	-12,162	14,877	91,811			
Subsidiary holding companies	153,762	116,164	111,383	-88,298	16,124	32.37		
Net income (loss)	371,092	194,476	503,472	448,396	393,968	90.82	907.69	
Memoranda								
Bank net income	0	0	0	1,843	181,384		-100.00	
Nonbank net income	297,051	119,195	367,092	267,317	218,928	149.21	4921.15	
Subsidiary holding companys' net income	153,762	126,164	255,383	286,702	100,624	21.87		

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	110	0	156	0	424	0.01	49,449	26,261	-29.49	-99.98
Common and preferred stock	0	0	0	0	0	0	49,335	25,920		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	110	0	156	0	424	0.01	114	341	-29.49	-99.01
Investment in nonbank subsidiaries	3,220,692	55.02	2,798,464	50.47	3,001,711	53.27	2,899,208	2,573,171	15.09	38.97
Common and preferred stock	2,529,445	43.21	2,154,958	38.87	2,299,905	40.82	2,203,790	2,017,302	17.38	34.76
Excess cost over fair value	433,880	7.41	444,734	8.02	439,174	7.79	452,292	355,216	-2.44	43.18
Loans, advances, notes, and bonds	0	0	35,000	0.63	35,000	0.62	35,000	35,000	-100.00	
Other receivables	257,367	4.40	163,772	2.95	227,632	4.04	208,126	165,653	57.15	87.18
Investment in subsidiary holding companies	1,567,221	26.77	1,381,903	24.92	1,404,204	24.92	1,168,293	1,204,606	13.41	
Common and preferred stock	1,562,686	26.69	1,377,400	24.84	1,398,687	24.82	1,163,469	1,202,566	13.45	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	4,535	0.08	4,503	0.08	5,517	0.10	4,824	2,040	0.71	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	522,625	8.93	448,014	8.08	513,443	9.11	424,953	284,831	16.65	164.37
Securities	2,441	0.04	2,664	0.05	2,544	0.05	2,859	3,321	-8.37	-41.24
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	268,262	4.58	704,726	12.71	504,196	8.95	128,375	192,446	-61.93	675.86
Premises, furnishings, fixtures and equipment	174,411	2.98	149,181	2.69	148,270	2.63	138,915	105,840	16.91	85.70
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	98,423	1.68	59,240	1.07	59,736	1.06	64,634	43,840	66.14	-32.19
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,854,185	100.00	5,544,348	100.00	5,634,528	100.00	4,876,686	4,434,316	5.59	70.00
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	300,000	5.41	0	0	300,000	0	-100.00	
Borrowings with maturity over 1 year	1,112,941	19.01	1,111,904	20.05	1,112,409	19.74	717,010	1,015,973	0.09	50.24
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	170,365	2.91	186,295	3.36	221,264	3.93	182,796	188,661	-8.55	33.15
Balance due to subsidiaries and related institutions	62,089	1.06	62,089	1.12	62,089	1.10	62,089	62,089	0.00	-26.13
Total liabilities	1,345,395	22.98	1,660,288	29.95	1,395,762	24.77	1,261,895	1,266,723	-18.97	41.21
Equity Capital	4,508,790	77.02	3,884,060	70.05	4,238,766	75.23	3,614,791	3,167,593	16.08	81.01
Perpetual preferred stock (income surplus)	535,000	9.14	535,000	9.65	535,000	9.50	310,000	150,000	0.00	
Common stock	16,749	0.29	11,166	0.20	16,753	0.30	11,166	11,166	50.00	60.65
Common surplus	1,846,986	31.55	1,853,191	33.42	1,888,978	33.53	1,909,286	1,893,304	-0.33	2.31
Retained earnings	2,365,907	40.41	1,818,335	32.80	2,078,135	36.88	1,715,704	1,366,503	30.11	188.55
Accumulated other comprehensive income	27,266	0.47	-16,022	-0.29	27,639	0.49	-11,705	-72,523		
Other equity capital components	-283,118	-4.84	-317,610	-5.73	-307,739	-5.46	-319,660	-180,857		
Total liabilities and equity capital	5,854,185	100.00	5,544,348	100.00	5,634,528	100.00	4,876,686	4,434,316	5.59	70.00
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	60,000	1.02	60,000	1.08	60,000	1.06	60,000	60,000	0.00	-11.11
Notes payable to subsidiaries that issued TPS	60,000	1.02	60,000	1.08	60,000	1.06	60,000	60,000	0.00	-11.11
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	17.74			10.97			13.87			13.78			13.94		
Bank net income / Average equity investment in banks				0			0			5.22			19.94		
Nonbank net income / Average equity investment in nonbanks	20.88			9.14			13.91			10.77			9.50		
Subsidiary HCs net income / Average equity investment in sub HCs	20.80			20.09			19.51			23.89			41.84		
Bank net income / Parent net income	0			0			0			0.41			46.04		
Nonbank net income / Parent net income	80.05			61.29			72.91			59.62			55.57		
Subsidiary holding companies' net income / Parent net income	41.44			64.87			50.72			63.94			25.54		
Leverage															
Total liabilities / Equity capital	29.84			42.75			32.93			34.91			39.99		
Total debt / Equity capital	24.68			36.35			26.24			28.13			32.07		
Total debt + notes payable to subs that issued TPS / Equity capital	26.01			37.90			27.66			29.79			33.97		
Total debt + Loans guaranteed for affiliate / Equity capital	24.68			36.35			26.24			28.13			32.07		
Total debt / Equity capital – excess over fair value	27.31			41.05			29.28			32.16			36.13		
Long-term debt / Equity capital	24.68			28.63			26.24			19.84			32.07		
Short-term debt / Equity capital	0			7.72			0			8.30			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	9.62			11.45			10.36			12.51			11.21		
Long-term debt / Consolidated long-term debt	94.88			94.88			94.88			92.28			84.63		
Double Leverage															
Equity investment in subs / Equity capital	100.38			102.40			97.62			107.03			113.68		
Total investment in subs / Equity capital	106.19			107.63			103.95			113.89			120.09		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.02			0.24			-0.20			0.57			1.10		
Equity investment in subs – equity cap / Net income-div (X)	0.03			0.30						0.67			1.24		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	157.56			159.23			195.22			258.66			165.47		
Cash from ops + noncash items + op expense / Op expense + dividend	144.22			203.71			113.77			202.07			192.50		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	1.27			422.18			213.18			90.10			108.21		
Pretax operating income + interest expense / Interest expense	1,131.01			833.80			1,163.95			1,934.63			594.98		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,088.66			790.29			1,118.93			1,769.32			559.05		
Dividends + interest from subsidiaries / Interest expense + dividends	351.26			347.22			439.56			664.11			397.96		
Fees + other income from subsidiaries / Salary + other expenses	48.46			57.39			57.93			50.20			50.58		
Net income / Current part of long-term debt + preferred dividends (X)	22.38			20.07			18.47			25.89			42.02		
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.58			7.30			8.95			-3.52			4.34		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0			0		
Total	0			0			0			0			0		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	29.30			28.06			28.35			31.29			29.22		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	1.87			1.68			1.74			2			1.03		

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	34.09			29.05			20.84			13.09			22.61		
Dividends declared / Net income	14.52			19.68			16.73			15.18			11.17		
Net income – dividends / Average equity	15.16			8.81			11.55			11.69			12.39		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			204.49		
Dividends from nonbank subsidiaries	441.27			451.09			450.27			370.90			288.82		
Dividends from subsidiary holding companies.....	0			26.13			170.96			550.97			191.99		
Dividends from all subsidiaries	441.27			477.21			621.24			921.87			685.29		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries										0			49.62		
Interest income from bank subsidiaries.....										0			0		
Management and service fees from bank subsidiaries										0			0		
Other income from bank subsidiaries.....										0			0		
Operating income from bank subsidiaries										0			49.62		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	80.04			144.85			103.31			94.43			58.06		
Interest income from nonbank subsidiaries.....	0.40			2.95			1.70			2.18			3.66		
Management and service fees from nonbank subsidiaries	19.59			41.25			29.24			36.65			42.80		
Other income from nonbank subsidiaries.....	5.40			24.58			11.18			3.02			7.96		
Operating income from nonbank subsidiaries	105.43			213.63			145.44			136.29			112.49		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			7.93			56.39			130.80			83.98		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			7.93			56.39			130.80			83.98		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			21.39		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			21.39		
Dividends from nonbank subsidiaries	75.92			65.24			55.95			34.14			30.21		
Interest income from nonbank subsidiaries.....	0.38			1.33			0.92			0.79			1.91		
Management and service fees from nonbank subsidiaries	18.58			18.58			15.84			13.25			22.27		
Other income from nonbank subsidiaries.....	5.12			11.07			6.05			1.09			4.14		
Operating income from nonbank subsidiaries	100			96.22			78.76			49.28			58.53		
Dividends from subsidiary holding companies.....	0			3.78			21.24			50.72			20.08		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			3.78			21.24			50.72			20.08		
Loans and advances from subsidiaries / Short term debt.....				20						20					
Loans and advances from subsidiaries / Total debt	5.39			4.25			5.39			5.90			5.91		